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jc997 U.S. PTO
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Transmitted herewith for filing is the patent application of Inventor(s):
 Denis Michael Blanford
 Frederick Peter Tyrrell

Enclosed are also:

<u>X</u>	<u>3</u>	Sheet(s) of Drawings	
<u>X</u>		An assignment of the invention to NCR Corporation	✓
<u>X</u>		Information Disclosure Statement, Form PTO/SB/08, 17 references	
X		Declaration and Power of Attorney	

Variable	Mean	Standard Deviation	Minimum	Maximum
Age	34.5	10.2	22	55
Gender	0.5	0.5	0	1
Marital Status	0.6	0.5	0	1
Education	12.5	1.5	10	15
Income	3500	1500	1000	7000
Health	0.8	0.2	0	1
Smoking	0.3	0.5	0	1
Alcohol	0.2	0.4	0	1
Exercise	0.4	0.5	0	1
Stress	0.6	0.5	0	1
Depression	0.2	0.4	0	1
Loneliness	0.3	0.5	0	1
Life Satisfaction	0.7	0.3	0	1
Quality of Life	0.8	0.2	0	1
Overall Health	0.9	0.1	0	1

FOR	Number Filed		Number Extra		Rate		Basic Fee (\$740)
Total Claims	14	-20 =	0	X	\$ 18	=	\$ 0
Independent Claims	2	-3 =	0	X	\$ 84	=	\$ 0
Multiple Dependent Claims	0			X	\$280	=	\$ 0
Total Filing Fee						=	\$ 740


X Please charge the above filing fee to the account of NCR Corporation, Deposit Account No. 14-0225.

Please have all communications concerning this application and the recorded Assignment directed to:

Customer No. 26884
Paul W. Martin
NCR Corporation
Law Department, WHQ-5E
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Dayton, Ohio 45479-0001

Our telephone number is: (919) 942-1434

Respectfully,


Peter H. Priest

Attorney for: Denis Michael Blanford and Frederick Peter Tyrrell

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Date of Deposit November 20, 2001

I hereby certify that this paper or fee is being deposited with the United States Postal Service "EXPRESS MAIL POST OFFICE TO ADDRESSEE" Service under 37 CFR 1.10 on the date indicated above and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Marianna Tortorelli

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Priscilla Tatroch

Signature _____